

## UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF MISSISSIPPI  
ABERDEEN DIVISION

In re: JAMES L. RAMSEY

Case No.: 18-10379-JDW

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Locke D. Barkley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/02/2018.
- 2) The plan was confirmed on 07/18/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 10/01/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/14/2019, 10/29/2020, 11/10/2021.
- 5) The case was dismissed on 11/11/2021.
- 6) Number of months from filing or conversion to last payment: 44.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 80,845.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$7,923.50
Less amount refunded to debtor:	\$16.14

**NET RECEIPTS:**

\$7,907.36

**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$1,690.82
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$498.82
Other:	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION:**

\$2,189.64

Attorney fees paid and disclosed by debtor:	\$60.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AARONS SALES AND LEASE	Secured	1,100.00	1,196.44	300.00	116.31	45.49
AARONS SALES AND LEASE	Secured	1,600.00	1,667.26	250.00	95.81	38.16
AARONS SALES AND LEASE	Secured	NA	NA	NA	.00	.00
AARONS SALES AND LEASE	Unsecured	NA	896.44	896.44	.00	.00
AARONS SALES AND LEASE	Unsecured	NA	1,417.26	1,417.26	.00	.00
ACCOUNT CONTROL SYSTEMS	Secured	NA	NA	NA	.00	.00
ACCOUNTS RECEIVABLE MANAGEMEN	Secured	NA	NA	NA	.00	.00
ALL AMERICAN CHECK CASHING	Unsecured	540.00	NA	NA	.00	.00
ALLIANCE COLLECTION SERVICE	Secured	NA	NA	NA	.00	.00
AMERICAN COLLECTION ENTERPRISE	Secured	NA	NA	NA	.00	.00
AMERICAN ESOTERIC LABORATORIES	Unsecured	522.00	NA	NA	.00	.00
AT&T SERVICES, INC	Unsecured	117.20	NA	NA	.00	.00
ATLAS ACQUISITIONS LLC	Unsecured	395.75	NA	NA	.00	.00
BLC MANAGEMENT	Unsecured	86.80	NA	NA	.00	.00
BMH - NORTH MS	Unsecured	1,974.95	NA	NA	.00	.00

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CALEDONIA FINANCIAL SERVICES	Secured	NA	NA	NA	.00	.00
COMMERCIAL SERVICES GROUP INC	Unsecured	99.55	NA	NA	.00	.00
CREDIT ACCEPTANCE CORP	Unsecured	4,037.38	NA	NA	.00	.00
CREDIT MANAGEMENT LP	Secured	NA	NA	NA	.00	.00
DIRECT TV BY AMERICAN INFOSOURCE	Unsecured	1,129.27	NA	NA	.00	.00
DIRECT TV BY AMERICAN INFOSOURCE	Unsecured	588.44	443.99	443.99	.00	.00
EARVIN BOWEN SIMMS SIMMONS & AS	Unsecured	1,554.00	NA	NA	.00	.00
ECAST SETTLEMENT CORP	Unsecured	629.68	NA	NA	.00	.00
EXPRESS CHECK ADVANCE	Unsecured	800.00	NA	NA	.00	.00
FIRST NATIONAL BANK - OXFORD BANK	Unsecured	464.00	NA	NA	.00	.00
I C SYSTEM	Secured	NA	NA	NA	.00	.00
INERGY	Unsecured	317.00	NA	NA	.00	.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	.01	433.78	433.78	.00	.00
JONES & SCHNELLER	Secured	NA	NA	NA	.00	.00
LAFAYETTE COUNTY CHANCERY COURT	Secured	NA	NA	NA	.00	.00
LAFAYETTE COUNTY SOLID WASTE	Unsecured	675.00	NA	NA	.00	.00
LAFAYETTE COUNTY TAX COLLECTOR	Secured	NA	NA	NA	.00	.00
MARSHALL COUNTY DHS	Secured	NA	NA	NA	.00	.00
MCI DP	Unsecured	400.00	NA	NA	.00	.00
MDHS-CSLS	Priority	200.00	NA	NA	.00	.00
MERCHANTS & FARMERS BANK	Secured	73,528.62	NA	NA	.00	.00
MS DEPT OF EMPLOYMENT SECURITY	Secured	840.00	733.07	733.07	286.99	108.58
NEPHROLOGY & HYPERTENSION	Unsecured	774.00	NA	NA	.00	.00
NOLAN BROTHERS MOTOR SALES	Secured	7,500.00	9,035.28	9,035.28	3,638.62	1,387.76
NORTHERN RESOLUTION	Secured	NA	NA	NA	.00	.00
NORTHERN RESOLUTION	Unsecured	395.00	NA	NA	.00	.00
PHOENIX MANAGEMENT SYSTEM	Unsecured	100.00	NA	NA	.00	.00
REVENUE RECOVERY CORPORATION	Secured	NA	NA	NA	.00	.00
SAYLE PROPANE	Unsecured	138.00	202.32	202.32	.00	.00
SEVENTH AVENUE	Unsecured	111.85	NA	NA	.00	.00
TANNEHILL, CARMEAN & MCKENZIE	Unsecured	287.50	NA	NA	.00	.00
TEKCOLLECT	Secured	NA	NA	NA	.00	.00
UNITED EMERGENCY SERVICES	Unsecured	905.00	NA	NA	.00	.00
UNITED ONLINE COLLECTIONS DIVISION	Unsecured	11.41	NA	NA	.00	.00
US ATTORNEY'S OFFICE	Secured	NA	NA	NA	.00	.00
US DEPARTMENT OF EDUCATION	Unsecured	6,741.27	8,205.66	8,205.66	.00	.00

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WALKER ELECTRIC COMPANY INC	Unsecured	329.39	NA	NA	.00	.00

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	9,035.28	3,638.62	1,387.76
All Other Secured:	1,283.07	499.11	192.23
<b>TOTAL SECURED:</b>	<b>10,318.35</b>	<b>4,137.73</b>	<b>1,579.99</b>

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>

**GENERAL UNSECURED PAYMENTS:**

11,599.45 .00 .00

**Disbursements:**

Expenses of Administration:	\$2,189.64
Disbursements to Creditors:	\$5,717.72

**TOTAL DISBURSEMENTS:**

\$7,907.36

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/30/2021By: /s/Locke D. Barkley  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.